

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Dawna Locke-Major

Case No. 08 B 28545

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/23/2008.
- 2) The plan was confirmed on 01/27/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/17/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/28/2009.
- 5) The case was Completed on 11/15/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$107,610.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,695.57
Less amount refunded to debtor	\$95.57

NET RECEIPTS: **\$33,600.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,464.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,686.42
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,150.42**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Christ Medical Center	Unsecured	2,497.00	NA	NA	0.00	0.00
Allied Interstate	Unsecured	1,139.00	NA	NA	0.00	0.00
Ameren Illinois	Unsecured	180.00	180.04	180.04	93.98	0.00
AmeriCash Loans LLC	Unsecured	800.00	858.97	858.97	448.36	0.00
Capital One Auto Finance	Secured	18,257.00	18,217.44	18,217.44	18,217.44	2,503.13
Capital One Auto Finance	Unsecured	NA	0.00	0.00	0.00	0.00
Cash Pro Inc	Unsecured	1,257.00	NA	NA	0.00	0.00
CG Services Limited Partnership	Unsecured	218.00	NA	NA	0.00	0.00
City Of Carbondale	Unsecured	NA	12.00	12.00	6.26	0.00
Creditors Bankruptcy Service	Unsecured	109.00	108.87	108.87	56.83	0.00
Direct Loans	Unsecured	0.00	NA	NA	0.00	0.00
Diversified Collection Service	Unsecured	245.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	NA	372.41	372.41	194.39	0.00
Easy Money	Unsecured	210.00	NA	NA	0.00	0.00
ECast Settlement Corp	Unsecured	515.00	514.87	514.87	268.75	0.00
ECast Settlement Corp	Unsecured	548.00	547.59	547.59	285.83	0.00
First Bank	Unsecured	170.00	169.54	169.54	0.00	0.00
First Premier	Unsecured	401.00	NA	NA	0.00	0.00
First Stop Body Shop	Unsecured	1,417.00	NA	NA	0.00	0.00
Illinois Dept Of Employment Security	Unsecured	1,262.00	1,236.93	1,236.93	645.64	0.00
Illinois Tollway	Unsecured	NA	3,978.40	3,978.40	2,035.03	0.00
Keller Pay Day Loan	Unsecured	345.00	NA	NA	0.00	0.00
Laclede Electric Cooperative	Unsecured	89.00	82.01	82.01	42.81	0.00
Madiacom	Unsecured	300.00	NA	NA	0.00	0.00
Marion Quick Cash	Unsecured	837.00	NA	NA	0.00	0.00
Memorial Hospital	Unsecured	1,161.00	1,099.63	1,099.63	573.97	0.00
Mid South Credit Bureaus	Unsecured	141.00	NA	NA	0.00	0.00
Midwest Verizon Wireless	Unsecured	110.00	NA	NA	0.00	0.00
Paragon Way Inc	Unsecured	805.00	NA	NA	0.00	0.00
Pay Day Loans	Unsecured	750.00	NA	NA	0.00	0.00
Quick Cash	Unsecured	240.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quick Payday	Unsecured	360.00	NA	NA	0.00	0.00
Recovery Management Systems Corp	Unsecured	281.00	NA	NA	0.00	0.00
Recovery Management Systems Corp	Unsecured	582.00	NA	NA	0.00	0.00
SIU	Secured	2,500.00	2,901.58	2,450.00	2,450.00	156.30
SIU	Unsecured	2,500.00	451.58	451.58	235.71	0.00
United States Dept Of Education	Unsecured	86,593.00	90,535.33	90,535.33	0.00	0.00
Verizon	Unsecured	450.00	450.50	450.50	235.15	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$20,667.44	\$20,667.44	\$2,659.43
TOTAL SECURED:	\$20,667.44	\$20,667.44	\$2,659.43
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$100,598.67	\$5,122.71	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,150.42</u>
Disbursements to Creditors	<u>\$28,449.58</u>
TOTAL DISBURSEMENTS :	<u>\$33,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/10/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.